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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA, OAKLAND DIVISION

In re) Bankruptcy Case No. 09-45035
)
HOLLIS PARKS, SR. AND FREDA) R.S. No. KH-481
ARNETTE PARKS,)
) Chapter 13
Debtors.)

U.S. BANK NATIONAL ASSOCIATION AS) **DECLARATION IN SUPPORT OF U.S. BANK**
TRUSTEE FOR WAMU MORTGAGE PASS) **NATIONAL ASSOCIATION'S MOTION FOR**
THROUGH CERTIFICATES FOR WMALT) **RELIEF FROM AUTOMATIC STAY**
SERIES 2007-OA3, and its successors and/or)

assignees,)
) HEARING DATE:
Movant,) DATE: January 22, 2010
) TIME: 10:00 a.m.
vs.) CTRM: 215
)

HOLLIS PARKS, SR. AND FREDA)
ARNETTE PARKS, Debtors, and MARTHA)
G. BRONITSKY, Trustee,)
)
Respondents.)

I, Teresa Reames, declare:

1. I am a Bankruptcy Supervisor at JPMorgan Chase Bank, National Association as servicing agent for MOVANT. In the foregoing capacity I have personal knowledge of the status and history of the HOLLIS PARKS, SR. ("PARKS") loan account, and if called upon to testify thereto I could and would do so competently and truthfully.

2. In my capacity as a Vice President, I have access to the business records of U.S. BANK NATIONAL ASSOCIATION as they relate to the PARKS loan. The records of U.S. BANK

1 NATIONAL ASSOCIATION are made and kept in the ordinary course of business by persons who
2 have a business duty to make such records on behalf of U.S. BANK NATIONAL ASSOCIATION.
3 The records are made at or near the time of the occurrence of the event or events of which they are
4 recorded. I have personally reviewed the records of U.S. BANK NATIONAL ASSOCIATION as
5 they relate to the PARKS loan herein. The records reflect the payments made by the Debtors, the
6 payments missed, and all charges accruing under the PARKS loan. Therefore, I am personally
7 familiar with the status of the PARKS loan.

8 3. **The Secured Debt.** On or about December 12, 2006, HOLLIS PARKS, SR.
9 and delivered a Promissory Note in the original principal amount of \$260,000.00 secured by a First
10 Priority Deed of Trust on the Property commonly known as 45038 11th ST W, LANCASTER, CA
11 93534 ("Property"). True and correct copies of the Note and Deed of Trust are attached as Exhibits
12 "1" and "2," respectively.

13 4. **The Default Under The Note.** The Note and Deed of Trust are post-petition
14 due for the JULY 1, 2009 payment. As a result of the contractual default, U.S. BANK NATIONAL
15 ASSOCIATION desires to record a Notice of Default and Election To Sell against the Property. The
16 total delinquency under the Note is set forth in detail on Exhibit "3" to the Motion.

17 5. **The Post-Petition Delinquency.** The Debtors have failed to make post-petition
18 payments that have come due. The total post-petition delinquency is set forth below:

19	5	Payments at \$1,322.91 =	\$	6,614.55
20	5	Late charges at \$60.08 =	\$	300.40
21		Total "Post-Petition" Balance Due:	\$	6,914.95

22 6. **The Debtors' Interest In The Property.** HOLLIS PARKS, SR. is the owner
23 of record of the Property.

24 7. **The Filing Of The Instant Petition.** On or about June 9, 2009, HOLLIS
25 PARKS, SR. AND FREDA ARNETTE PARKS filed the instant Chapter 13 Petition as Case No. 09-
26 45035.

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1 I declare under penalty of perjury according to the laws of the United States of America that
2 the foregoing is true and correct and that this Declaration is executed on December 11, 2009 in
3 Florence, South Carolina.

4 /s/ Teresa Reames
5 Teresa Reames
6

Bankruptcy Supervisor
Title